Manitoba

Manitoba Disaster Assistance Board

Windstorm, Tornado Loan Assistance Program

1984

FINAL REPORT

MANITOBA DISASTER ASSISTANCE BOARD

REPORT ON 1984 WINDSTORM, TORNADO

LOAN ASSISTANCE PROGRAM

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Manitoba

Government Services

Manitoba Disaster
Assistance Board

207 Donald Street
Winnipeg, Manitoba, CANADA
R3C 1M5

(204) 945-3050

The Honourable John S. Plohman
Minister of Government Services
Room 157, Legislative Building
Winnipeg, Manitoba
R3C 0V8

Dear Mr. Minister:

We wish to advise that the Manitoba Disaster Assistance Board, established by Order-in-Council No. 759, dated August 19, 1981 and amended by Orders-in-Council 686, dated June 22, 1983 and 428, dated April 11, 1984, has completed the work assigned to it under Orders-in-Council No.s 1105 and 1106, dated September 26, 1984 regarding the Tornado, Windstorm Loan Assistance Program. We, therefore, now submit a report of the Board's activities and findings under this program.

We are grateful for the privilege of being of service to the residents of Manitoba.

Yours sincerely,

Joseph Masi, Secretary

Albert St. Hilaire, Chairman

G. Willis Ayers, Vice-Chairman

Rudy A. Regehr, Board Member

FORWARD

The windstorm and tornado which struck certain parts of Manitoba on July 8, 1984 caused severe hardship to those Manitobans.

Efforts were made by many of the residents to clean-up the damages and also to repair and re-build the homes, barns, granaries and other farm structures. The Mennonite Disaster Services also assisted the residents in this regard.

The Manitoba Government announced a tornado, windstorm loan assistance program to financially assist those individuals who suffered damages.

In the pages that follow, the details of this program are outlined as well as the activities and findings of the Manitoba Disaster Assistance Board.

ACKNOWLEDGEMENTS

The Board wishes to express its appreciation to the Government of Manitoba for providing financial assistance to resolve the problems which arose from the windstorm and tornado. Particular thanks should go to the Honourable A. R. (Pete) Adam, former Minister of Government Services, the Honourable Billie Uruski, Minister of Agriculture and the Honourable Victor Schroeder, Minister of Finance and their respective staffs, all of whom provided the Board with information, administrative services and other material aid to ensure the program was a success.

The Board also thanks its staff for the diligent and conscientious manner in which the business of the Board was conducted.

The Board is grateful to the Municipal Officials of the affected areas, the News Media, and finally the Public whom we were privileged to serve.

SECTION 1

DAMAGES CAUSED BY THE JULY 8, 1984 TORNADO

The series of tornadoes that hit southern Manitoba were first sighted on Sunday July 8, 1984 at approximately 4:00 p.m. The Community of Altamont was celebrating its Centennial on that particular day, with reports indicating that a large black funnel cloud was sighted at approximately 4:00 p.m. There was no damage to property reported in the area, except for extensive hail damage.

The specific damages to the various communities and surrounding areas are as follows:

A. Treherne- Rossendale Area

Most of the damages from the tornado in this area came mainly in the form of hail.

A swath of damaging hail followed a belt north of #2 Highway from Treherne to St. Claude, where the tornado first touched down.

B. St. Claude

The tornado touched down on the south-east corner of St. Claude causing the following damages:

1. The St. Claude Veterinary Clinic was severely damaged, partiuclarly to the living quarters, with local residents indicating that the roof was raised approximately four feet in height and then dropped back onto the building. The clinic itself and the expansion to the clinic did not receive extensive damage.

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2. A snowmobile dealership was totally destroyed with the damages estimated in the $20,000 range.

3. An electrical repair shop was completely destroyed. The estimate at the time of the tornado was in the vicinity of $100,000.

4. The skating rink received damage to its roof and windows, however, the main structure was not affected.

5. B. & R. Seeds, a seed dealership east of town, received extensive damage to their granaries and storage areas.

6. Numerous homes in town received damage in the form of shattered windows, loss of roofs and/or shingles.

7. Many large trees in town were completely twisted and up-rooted.

Rural Area of St. Claude

In the rural area of St. Claude, there was extensive hail damage in a 75 square mile area with damage ranging from 50 to 100 percent in all crops. There were reports that corn fields were completely shredded along with fall rye fields.

The Fairholm Hutterite Colony reported that their strawberry field was completely destroyed.

Robert and Jean deRocquigny

The deRocquigny dairy farm received the most extensive damage of any farm unit in the area. Damage was evaluated at approximately one million dollars encompassing the following items:

1. Two farm homes. One older home was completely destroyed, with the exception of only a portion of a wall left standing. The second farm home was newer and it was completely disintegrated. There was no evidence, except

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for the foundation, that there had been a dwelling there at all. The house itself, and all the contents were completely carried away by the tornado, with reports indicating that such items as scissors and screwdrivers were found in the neighbors' field one half mile away embedded into the soil.

2. The dairy barn was completely destroyed. At the time that the tornado hit, Jean deRocquigny and his son were in the process of milking the cows. The windows shattered and Jean subsequently held his son and held onto the milk tank. The tornado completely removed the barn down to the foundation, leaving the cows standing in their stanchions. One dairy calf was killed and three dairy cows were injured in the process.

3. Granaries, a machine shed, a swather, a car and a half ton truck were all severely damaged.

4. The shelterbelt around the residence and buildings was completely destroyed, with the majority of trees being broken at the base.

The deRocquignys also owned a beef herd, however no losses were experienced due to the fact that the herd was out in the pasture away from the home quarter.

For a more detailed report regarding the deRocquigny Brothers damages, see Appendix "A" which was prepared by Board Member Rudy Regehr shortly after the tornado struck the area.

C. Rosenort Area

A path of destruction (wind damage and hail) followed a belt from Sperling to Brunkild through Rosenort to Aubigny and through St. Elizabeth.

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There was extensive hail damage to crops throughout this whole area. Jagged hail stones the size of golf balls literally shredded crops in the area.

The area also reported extensive damage to hopper bins and granaries, windows shattering, roofs being blown off, and damage to equipment.

A large portion of the crops in the area were lodged with rotting due to high winds and also from the 6 to 8 inches of rain which fell in the area approximately 10 days before the tornado struck.

Due to the damage from the tornado and rains, the Pool Elevator Manager in Brunkild indicated that approximately 70% of his business was lost.

Two specific examples of damage are as follows:

1. Vic Rance - He estimated approximately $100,000 damage to his hog barn, however, he had replacement insurance. In addition, damage occurred to an old machine shed, a swather standing in the yard, two homes which suffered shattered windows and damage to the roof totalling an estimated loss of $200,000 to $300,000.

2. Franz Deewey - He reported extensive damage to a machine shed and 8 grain bins, estimated at approximately $50,000.

Rosenort

The Town of Rosenort experienced the following damage:

1. Rosenort Feeds essentially lost all of the storage bins along with their overhead legs.

2. Rosenort Agro lost the large fertilizer bins that were next to the dealership office.

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3. The Rosenort Credit Union suffered damage to its windows, with pieces of glass being driven into walls across the room.

4. Many of the homes in town experienced damage in varying degrees to windows, roofs and shingles.

5. Extensive damage occurred to trees throughout town and the surrounding area.

SECTION 2

ORDERS-IN-COUNCIL

A. Establishment of the Manitoba Disaster Assistance Board - (see Appendix B)

The Manitoba Disaster Assistance Board was established under Order-in-Council 759/81. The Manitoba Disaster Assistance Board was formed to administer programs of assistance to victims of designated disasters.

B. Appointment of the Board Members - (see Appendix C and D)

Order-in-Council 686/83 appointed Mr. Albert St. Hilaire as Chairman and Mr. Willis Ayers as Vice-Chairman of the Manitoba Disaster Assistance Board. Order-in-Council 428/84 appointed Mr. Rudy Regehr as a Board Member. It outlined the powers and remuneration of the members of the Board.

C. The Windstorm, Tornado Loan Assistance Program - (See Appendix E and F)

Order-in-Council 1105/84 contained the Terms of Reference and Limits of Compensation of the Windstorm, Tornado Loan Assistance Program. The assistance was in the form of a subsidy of interest rates for loans to a maximum of $50,000 for repair and replacement of buildings, structures, their contents and equipment damaged by the July 8, 1984 storm and tornado. The

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subsidy effectively lowered the borrowing rate of the loans to 9½%. The assistance program also applied to certain areas in the Interlake and Dauphin areas which were affected both by the July 8, 1984 tornado and earlier windstorm. This program was administered by the Manitoba Agricultural Credit Corporation. This Order-in-Council also allowed the Government to alter the terms of any other part of the loan assistance program.

Order-in-Council 1106/84 contained the Terms of Reference and Limits of Compensation for assistance to the deRocquigny Brothers. This Order-in-Council offered the deRocquigny Brothers a $100,000 repayable loan over a 15 year period carrying an interest rate of 9½% for the first five years and thereafter at rates fixed by the Manitoba Agricultural Credit Corporation. The Order-in-Council also allowed the deRocquigny Brothers to receive a supplementary cash grant from the Manitoba Disaster Assistance Board for partial assistance towards the costs and out-of-pocket expenses related to the debris clean-up. This Order-in-Council provided the deRocquigny Brothers with special assistance beyond Order-in-Council 1105/84 since the deRocquigny Brothers sustained the most damages of any farmers in the area. It was not considered to be a precedent for automatic approval in similar cases.

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SECTION 3

POLICIES AND PROCEDURES

On July 24, 1984, the Minister of Government Services, the Honourable A. R. (Pete) Adam announced the tornado, windstorm loan assistance program. The news release is enclosed in Appendix G.

The first item that had to be dealt with in order to commence this program was to have a Memorandum of Understanding signed between the Minister of Government Services, the Honourable A. R. (Pete) Adam, and the Minister of Agriculture, the Honourable Billie Uruski, and the Minister of Finance, the Honourable Victor Schroeder. The purpose of this Memorandum of Understanding was to outline all the rules and regulations governing this program. This document also spelled out the specific duties each department was responsible for under this program. A copy of this Memorandum of Understanding is enclosed in Appendix H.

After this Memorandum of Understanding was signed between the three Ministers, the Board was responsible for the initial gathering of the information. The Board proceeded to hire several inspectors to go and visit those individuals who suffered windstorm damages as a result of July 8, 1984 tornado. The inspectors took with them a letter, which was signed by the Chairman of the Board, Mr. Albert St. Hilaire, explaining the windstorm loan assistance program and also a questionnaire which was to ascertain how many individuals were interested in the loan program. A copy of the letter and questionnaire are enclosed in Appendix I.

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After the inspectors had completed all their inspection work and submitted their reports to the Board, the Board forwarded the files to the Manitoba Agricultural Credit Corporation of all those individuals who expressed interest in the loan program. The reason for this was because the Manitoba Agricultural Credit Corporation was responsible for administration of the loan assistance program.

Order-in-Council 1106/84 provided the deRocquigny Brothers with a cash grant from the Board for cleaning-up of the debris after the tornado. The Board investigated the clean-up and out-of-pocket expenses of the deRocquigny Brothers and on November 9, 1984 in a letter to the deRocquigny Brothers, the deRocquigny Brothers were awarded a cash grant of $30,000.00. This was the maximum amount the Board was authorized to pay under the terms of its guidelines. The copy of this award letter to the deRocquigny Brothers for their costs is enclosed in Appendix G.

SECTION 4

SUMMARY OF INDIVIDUALS WHO RECEIVED EMERGENCY TORNADO LOANS

There were 35 questionnaires returned to the Board office by the inspectors. Of these 35 questionnaires, 22 were sent to the Manitoba Agricultural Credit Corporation for processing. The other 13 questionnaires indicated that the individuals were either not interested in the loan assistance program or were

found to be ineligible under the guidelines of the Manitoba Disaster Assistance Board.

Of the 22 questionnaires sent to the Manitoba Agricultural Credit Corporation, the following individuals received emergency tornado loans:

NAME	ADDRESS	AMOUNT OF INITIAL CLAIM	TERM OF LOAN	AMOUNT OF LOAN
RENWICK, Orville J.	Coulter	$20,000	5 Yrs	$20,300
BRANDT, Paul	Morris	50,000	10 Yrs	50,000
McCLEMENT, Dennis R.	Carman	50,000	15 Yrs	50,000
BARTEL, George D.*	Morris	27,500	15 Yrs	27,800
CORNELSEN, Jack	Rosenort	20,250	5 Yrs	20,250
WIENS, Jack T.**	Morris	17,500	5 Yrs	18,000
KENNEDY, Donald A.	Winnipeg	35,000	5 Yrs	35,000
PHILLIPPOT, Roger (Had insurance of $8,000)	St. Claude	15,000	5 Yrs	7,000

* Loan exceeds claim by $300 which covers legal costs.

** Loan exceeds claim by $500 or initial estimate of replacing 5 metal grain bins.

Note: An application received from the deRocquigny Brothers for a loan of $35,000 is presently being held in abeyance pending further information and clarification.

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SECTION 5

CONCLUSION

The Board is satisfied that the windstorm, tornado, loan assistance program was administered according to the Terms of Reference in the Orders-in-Council referred to the Manitoba Disaster Assistance Board by the Lieutenant Governor in Council.

The Board wishes to express its commitment to continue to serve the Government of Manitoba whenever disaster assistance programs are referred to the Board for administration and implementation. It is only with the full co-operation of all people involved that the residents of Manitoba can continue to receive assistance in times of disasters. The Board pledges itself to that co-operation.

APPENDIX "A"

REPORT BY BOARD MEMBER RUDY REGEHR

ON

THE DAMAGES SUSTAINED BY THE DEROCQUIGNY BROTHERS

FROM THE JULY 8, 1984 TORNADO

APPENDIX "A"

TORNADO DAMAGE & INSURANCE

DE ROCQUIGNY BROS

HAYWOOD, MANITOBA

A Preliminary report to the Honourable A. R. Adam, Minister of Supply and Services.

ITEMS	APROX. COST	ESTIMATED REPLACE VALUE	INSURANCE EXPECTED	SHORT - FALL
OUTBUILDINGS				
Barn		90,000		
Contents		40,000	-	
Calf barn		300		
Quonset Machine Shed		16,000	12,000	
Tools		11,000	6,000	
Garage - Shop		9,000	-	
Granaries				
6 - 1950 bu. steel bins		12,000	-	
4 - 1350 bu. wood bins		5,520		
1 - 5000 bu. " "		3,815		
1 - 16' x 24' wood bin		3,315		
1 - Chicken House		2,000		
Chickens		240		
1 - Tool Shed		1,500		
1 - Pump House		2,500		
SUB TOTALS		197,190	18,000	179,190
House		75,000	49,000	
Contents		29,000	29,000	
House		30,000	49,000	
Contents		29,000	29,000	
SUB TOTALS		213,000	156,000	57,000

ITEMS	APROX. COST	ESTIMATED REPLACE VALUE	INSURANCE AWARD	SHORT FALL
MISCELANEOUS				
4 Corrals		10,000	-	
Wire Fence		500	-	
Mixed Grain		4,800	-	
Crushed Grain		1,800	-	
Bales of Hay		760	-	
Seed		293	-	
Fuel and Oil		1,219	-	
Dairy Supplies		376	-	
Baling Steel		140	-	
Cattle Oiler		200	-	
Clean-up Expenses				
Heavy Machine Rental	20,800			
Farm Trucks	6,760			
Labor	20,888			
Cattle Moving	900			
" Care	1,620			
11 Cows Killed		14,300	11,000	
Glasses	169			
Clean Clothes	2,500			
SUB TOTALS	53,637	34,388	11,000	77,025
GRAND TOTALS	53,637	444,578	185,000	313,215

Interpretation

At the request of the Disaster Assistance Board at its August 23, 1984 meeting, I have reviewed and analyzed the inspector's report of damages resulting from the tornado which struck the deRocquigny farm on July 8, 1984. Mr. Muirhead, the inspector, is currently on vacation so there are some items which could not be verified or clarified. The following are observations based on the report and some additional information from conversations with persons who have visited the site.

Observations

1. Outbuildings with an estimated replacement value of $197,190 were destroyed. Insurance awards of $18,000 are expected. Only two buildings and their contents were insured for fire, but were refused for wind damage. The smaller out-buildings were not insured at all. The total loss is estimated at $179,190.

2. The farm which is operated by the two brothers had two homes on it - an older home, the other, new. The insurance appears, however, to have been the same for both homes, since there is a joint ownership that presents no problem. There appears to have been a replacement value rider on both homes. The estimated replacement values on the chart above appear to include some up grading of the homes which accounts for a portion of the short-fall. Contents seem well insured. On the whole it appears that the two houses were reasonably well insured.

3. Supplies, grain and fencing losses amount to $20,088. None were insured. It is common not to insure much of this because of the varying stocks and the fact that fences are not usually vulnerable to storm damage. These losses are clearly of an extraordinary nature.

4. The eleven cows lost were insured for $1,000 each. A loss of $300 per animal is claimed. This can be easily verified by M.D.A.B. evaluators should that be needed.

5. Clean up cost of $53,637 are claimed. These enormous costs are due to many, many hours of work by people and large machines needed to clean up the debris which was spread over their own land and that of some neighbors. The amount of time and equipment involved, while very high, is probably justified. All of this amount could become cash outlay without enhancing the capital assets as do the rebuilding of structure.

   It should be noted, however, that the labor costs have not been paid and were supplied by volunteers from the community, such as the Mennonite Disaster Service and the Armed Forces who were active in the area.

The trucks too were owned by the volunteers. It is our expectation that the volunteers did not anticipate pay nor did they charge a rental fee for their vehicles.

We are lead to believe that the heavy equipment belongs to a relative who is in the concrete work business. The accounting of these expenses have not been invoiced. They take the form of a "Quotation" after the fact.

6. A "net worth statement" dated after the storm shows a net worth of $406,078. Assets anticipate $140,900 of insurance payouts. Machinery is valued at $75,000, the balance of $168,200 is the value of livestock. Land value is $200,000. Total liabilities are $218,022 including operating loans of $83,000.

Conclusions

1. The damage has been massive and staggering and insurance will cover less than half of the reported losses. Much of the loss could not have been insured. Out buildings ought to have been more adequately covered by insurance. The replacement value used include some enhancement of the houses beyond their condition prior to the storm.

2. The rebuilding of the two houses, the barn and other out buildings will require about $190,000 of investment. There appears to us to be sufficient collateral in the operation to carry such a loan provided that the operation is otherwise viable (we understand that they have sought the counsel of the Department of Agriculture on what form and direction further development should take.)

3. The $53,637 of clean up cost is not of a capital nature. It is noted as a current expense which could seriously jeopardize an operation of this size. The clean-up costs were extraordinary because usually debris is not spread so broadly. It seems to us that a special grant should be considered for clean up. Had this damage been incurred in a flood or the earlier ice storm, it would have qualified for a $30,000 maximum grant.

Suggestions

The following suggestions are based on current information which has not been finally verified or evaluated by our staff. Should our suggestions for special consideration be pursued a more careful verification of costs and other figures would need to be undertaken by the Board.

1. In view of the fact that this farm had two houses and supports two households, we suggest that the special loan assistance be granted to a maximum of $100,000 rather than $50,000. In addition, we would recommend that if a loan for this amount is approved, it be on the

basis of a 15 year repayment period with the interest rate fixed at 9½% for the first 5 years and at the current commercial rate for the remaining 10 years.

2. Because debris was scattered so widely, and because the land cannot be cultivated or harvested before the debris was collected, we suggest that compensation for clean up be given under the normal guidelines of $250 deductible and 75% thereafter to a maximum of $30,000. (Consideration may be given again to treating this as two claims).

3. Total clean up costs are projected as over $53,000. Since much of this was volunteer labor given out of compassion and community loyalty, it would seem inappropriate to offer to pay. We assume that were no assistance to be given much of the $53,000 would never become payable. In light of this, we suggest that a grant be considered for the following on the basis of invoices:

a.	Cost of glasses	$ 169	
b.	Cleaning clothes	2,500	
c.	Moving and caring for cattle	2,520	
d.	Farm trucks (a nominal allowance of $5.00 per hr to cover fuel and wear & tear)	2,000	
e.	400 more days of volunteer labor Allow for cost of food & transportation at the rate of $5.00 per day	2,000	
f.	Other special labor or cost	1,500	estimated
g.	There is a projected cost of about $20,000 for heavy equipment an invoice from the municipality should be included if it is legitimate	3,345	
h.	The $17,000 Haywood Concrete should be treated somewhat like the volunteers. The Company should be reimbursed for out-of-pocket costs and something for wear & tear. We suggest something between 25% and 35% of normal rental plus labor to operate machines.	5,000	
	Total Grant	19,034	
	Less deductible	250	
		18,784	
	75%	$14,088	

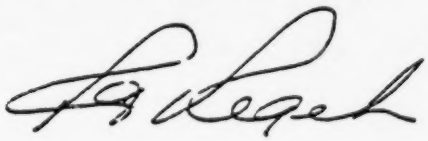
i. If in consultation with the Department of Agriculture additional aid is required to sustain the operation, we may want to consider loss of supplies, grain and corrals for grants.

Final Comment

The Board and the Minister face the problem of both being and appearing to be consistent. The tornado aid was clearly defined as loans only as a reduced interest rate. It would seem that the severity of this storm should be included under the ice storm etc. Order-in-Council for the purposes of the clean up costs. It may well be that the Department of the Environment could attest to this connection.

The other approach would be to declare this as an unprecedented occasion, seen as non-precedent setting for the future and requiring extraordinary consideration.

Respectfully submitted by



Rudy A. Regehr
Manitoba Disaster Assistance Board

September 10, 1984
Winnipeg, Manitoba

c.c. Albert St. Hilaire
Willis Ayers

APPENDIX "B"

ORDER-IN-COUNCIL 759/81

Order-in-Council Appendix B

No. 759

ON MATTERS OF STATE

To His Honour the Lieutenant-Governor-in-Council

The undersigned, The Minister of GOVERNMENT SERVICES submits for approval of Council a report setting forth that:

WHEREAS it was deemed expedient and in the public interest to establish "The Manitoba Disaster Assistance Board" to administer programs of assistance to victims of designated disasters;

AND WHEREAS the appointments of Elswood F. Bole as Member and Chairman; Sydney Reimer as Member and Vice-Chairman; and the Co-Ordinator, Manitoba Emergency Measures Organization, as Member and Secretary of the said Board by Order-In-Council 187/79 have expired as of March 31, 1981;

AND WHEREAS it was deemed expedient and in the public interest to establish "The Manitoba Flood Disaster Assistance Board";

AND WHEREAS by Order-In-Council 520/79 Elswood F. Bole was appointed as Member and Chairman; Sydney Reimer as Member and Vice-Chairman; and Bernard Ayotte as Member;

AND WHEREAS the duties of The Manitoba Flood Disaster Assistance Board expired as of June 30, 1981;

AND WHEREAS it is deemed advisable to amalgamate the duties and responsibilities under one Board to be known as "The Manitoba Disaster Assistance Board;"

AND WHEREAS it is deemed advisable to re-appoint Elswood F. Bole as Member and Chairman; Sydney Reimer as Member and Vice-Chairman of The Manitoba Disaster Assistance Board;

AND WHEREAS it is deemed advisable to appoint Bernard Ayotte as Member of The Manitoba Disaster Assistance Board;

DEPUTY MINISTER AUG OF GOVERNMENT SERVICES

THEREFORE he, the Minister, recommends:

THAT "The Manitoba Disaster Assistance Board" now assume the full responsibilities of The Manitoba Flood Disaster Assistance Board;

THAT The Manitoba Disaster Assistance Board shall administer any programs which were previously referred to The Manitoba Flood Disaster Assistance Board by the Legislature or by the Lieutenant-Governor-in-Council;

THAT The Manitoba Disaster Assistance Board shall administer any program of assistance to victims of disaster referred to it by the Legislature or by the Lieutenant-Governor-in-Council;

THAT Elswood F. Bole be re-appointed as Member and Chairman and Sydney Reimer be re-appointed as Member and Vice-Chairman;

THAT Bernard Ayotte be appointed as Member of said Board;

THAT the Chairman and Members receive the sum of twenty-five dollars ($25.00) per hour for each hour spent on the business of the Board, together with such actual expenses as they incur in the performance of their duties;

THAT the salaries, expenses, expenditures and undertakings of said Board shall be paid from and out of the Consolidated Fund with monies authorized under an Act of the Legislature to be so paid and applied;

THAT Order-In-Council No. 520/79 be rescinded.

Signature _____

IN THE EXECUTIVE COUNCIL CHAMBER, WINNIPEG

Upon consideration of the foregoing report and recommendation Council advises that it be done as recommended.

19 August 1981
Date

President or Presiding Member

AT GOVERNMENT HOUSE IN THE CITY OF WINNIPEG

Approved and Ordered this 19th day of August A.D. 19 81

Lieutenant-Governor

APPENDIX "C"

ORDER-IN-COUNCIL 686/83

MANITOBA

No. 686 Appendix C

ON MATTERS OF STATE

To His Honour the ~~Lieutenant-Governor~~ ADMINISTRATOR-in-Council

The undersigned, The Minister of Government Services submits for approval of Council a report setting forth that:

WHEREAS it was deemed expedient and in the public interest to establish "The Manitoba Disaster Assistance Board" to administer programs of assistance to victims of designated disasters referred to it by the Lieutenant Governor-in-Council;

AND WHEREAS by Order-in-Council 739/81, Elswood F. Boles was appointed as Member and Chairman; Sydney Reimer was appointed as Member and Vice-Chairman; and Bernard Ayotte was appointed as Member of The Manitoba Disaster Assistance Board, to serve at the pleasure of the Lieutenant Governor-in-Council;

AND WHEREAS it is deemed advisable to revoke the appointments of Elswood F. Boles, Sydney Reimer, and Bernard Ayotte, effective June 23, 1983;

AND WHEREAS it is deemed advisable to appoint Albert St. Hilaire, Member and Chairman; Willis Ayers, Member and Vice-Chairman, and Member of The Manitoba Disaster Assistance Board, effective June 23, 1983 to serve at the pleasure of the Lieutenant Governor-in-Council.

THEREFORE he, the Minister, recommends:

THAT it is deemed advisable to revoke the appointments of Elswood F. Boles, Sydney Reimer, and Bernard Ayotte, effective June 23, 1983;

THAT it is deemed advisable to appoint Albert St. Hilaire, Member and Chairman; Willis Ayers, Member and Vice-Chairman; and , Member of The Manitoba Disaster Assistance Board, effective June 23, 1983 to serve at the pleasure of the Lieutenant Governor-in-Council;

THAT the Chairman and Members be paid the salaries, expenses and expenditures and undertakings of said Board from and out of the Consolidated Fund with monies authorized under an Act of the Legislature to be so paid and applied, the sum of twenty-five dollars ($25.00) per hour for each hour spent on the business of the Board, together with such actual expenses as they incur in the performance of their duties.

Initiating Department/Agency	
Department/Agency	Authorized Officer
Government Services	
Approved By	
M.C.C.	C.I.C.
Form prepared by:	
Name	
Civil Litigation Branch: or Legislative Counsel:	Initials

Signature

IN THE EXECUTIVE COUNCIL CHAMBER, WINNIPEG

Upon consideration of the foregoing report and recommendation Council advises that it be done as recommended.

22 June 1983
Date

President or Presiding Member

AT GOVERNMENT HOUSE IN THE CITY OF WINNIPEG

Approved and Ordered this 22nd day of June A.D. 19 83

APPENDIX "D"

ORDER-IN-COUNCIL 428/84

No. 438 Appendix D

ON MATTERS OF STATE

To The Honourable the Lieutenant Governor in Council

The undersigned, the Minister of Government Services

submits for approval of Council a report setting forth that:

WHEREAS by Order-in-Council 686, Approved and Ordered on the 23rd of June A.D. 1983, Albert J. Hilaire was appointed Member and Chairman, Willis Ayers, Member and Vice-Chairman, of the Manitoba Disaster Assistance Board, effective June 23, 1983 to serve at the pleasure of the Lieutenant Governor-in-Council;

AND WHEREAS it is now deemed advisable to appoint a third Member to the Board;

THEREFORE he, the Minister recommends:

THAT Order-in-Council 686/83 be amended to include the appointment of Rudy Regehr as the third Member of the Manitoba Disaster Assistance Board, effective April 11, 1984 to serve at the pleasure of the Lieutenant Governor-in-Council;

THAT all other provisions of Order-in-Council 686/83 remain in effect.

Signature

IN THE EXECUTIVE COUNCIL CHAMBER, WINNIPEG

Upon consideration of the foregoing report and recommendation Council advises that it is the opinion that the same be acted upon.

11 April 1984
Date

Presiding Member

AT GOVERNMENT HOUSE IN THE CITY OF WINNIPEG

Approved and Ordered this 11th day of April A.D. 19

Lieutenant Governor

APPENDIX "E"

ORDER-IN-COUNCIL 1105/84

Appendix E

MANITOBA

Order in Council

No. 1105

ON MATTERS OF STATE

To The Honourable the Lieutenant Governor in Council

The undersigned, the Minister of GOVERNMENT SERVICES

submits for approval of Council a report setting forth that:

WHEREAS the Manitoba Disaster Assistance Board was requested to enquire into the extensive damages caused by windstorms, sleet and snow on April 27, 1984 throughout numerous areas of the Province, windstorms and tornados on June 22, 1984 in the St. Ambroise and Interlake areas and tornados in the St. Claude and Rosenort areas on July 8, 1984;

AND WHEREAS, by a news release dated July 24, 1984, the Minister has declared these parts of the Province to be emergency areas and has offered assistance for repair and replacement of uninsured buildings, structures, their contents and equipment by means of a 5 year, 9 1/4% government loan to a maximum of $50,000.00; (see Schedule "A" attached)

AND WHEREAS the Manitoba Disaster Assistance Board has advised the Minister that for some residents, a loan repayable in 5 years could prove to be too onerous to carry; and also where damages and losses are extreme and the maximum of $50,000.00 appears insufficient to repair or replace the affected structures.

THEREFORE he, the Minister recommends:

1. THAT, in certain situations, drawn to the attention of the Minister, where the terms of the loan assistance offered by the news release of July 24, 1984 are deemed to be too burdensome and/or the maximum of $50,000.00 is insufficient to assist the individuals concerned, the Minister, after thorough investigation, may authorize an increase in the amount of the loan and may also authorize the loan to be amortized over a repayment period of up to 15 years; such a loan to carry an interest rate of 9 1/4% for the first 5 years and thereafter at rates currently fixed by the Manitoba Agricultural Credit Corporation.

2. THAT Cabinet may, at its discretion, and if deemed advisable, alter or otherwise change the terms of the loan assistance program outlined in the July 24, 1984 news release.

3. THAT the Minister of Government Services, the Minister of Agriculture and the Minister of Finance, jointly, approve and authorize any revisions to the terms of the above news release.

4. THAT the Manitoba Agricultural Credit Corporation be authorized to administer these loans and to obtain from the applicants all the documents pertinent thereto.

Initiating Department/Agency	
Department/Agency: MDAIB	Authorized Officer:
Approved By: C.S.C.	Phone:
Approved as to form by: Name:	
Civil Litigation Branch or Legislative Counsel:	Initials:

Signature

IN THE EXECUTIVE COUNCIL CHAMBER, WINNIPEG

Upon consideration of the foregoing report and recommendation Council advises that it be done as recommended.

26 September 1984
Date

President and Presiding Minister

AT GOVERNMENT HOUSE IN THE CITY OF WINNIPEG

Approved and Ordered this 26th day of September A.D. 1984

Lieutenant Governor

PSF 40

APPENDIX "F"

ORDER-IN-COUNCIL 1106/84

F 2

MANITOBA

Order-in-Council Appendix F

No. 1106

ON MATTERS OF STATE

To The Honourable the Lieutenant Governor in Council

The undersigned, the Minister of Government Services

submits for approval of Council a report setting forth that:

WHEREAS the Manitoba Disaster Assistance Board was requested to enquire into the extensive damages in the Rosenort and St. Claude areas caused by the tornado on July 8th, 1984;

AND WHEREAS the Board has advised the Minister of extreme damages suffered by Jean and Robert deRocquigny, hereinafter referred to as the deRocquigny Brothers, whose property is located on the SE of Section 7, Township 8, Range 6 West, in the Rural Municipality of Grey. The severity of these damages has imperilled the continuing operation of their cattle and dairy business;

AND WHEREAS these damages and losses are considerably above the maximum loan assistance of $50,000.00 for a term of 5 years as outlined by the Minister in his news release of July 24, 1984; (Refer to Schedule "A" attached)

AND WHEREAS it is deemed essential for the deRocquigny Brothers to construct the necessary facilities before winter sets in to enable them to continue their operation;

AND WHEREAS the Manitoba Disaster Assistance Board has recommended that the loan assistance to the deRocquigny Brothers be increased to an amount of $100,000.00 instead of the maximum $50,000.00 as provided in the Minister's News Release of July 24, 1984. (Refer to Schedule "B" attached)

AND WHEREAS the deRocquigny Brothers also experienced major cleanup costs re debris scattered over their property and other expenses such as care and moving of cattle, as shown on Schedule "B" attached.

THEREFORE he, the Minister recommends:

1. THAT the terms of the loan assistance as offered in the News Release, dated July 24, 1984, be revised in the case of the deRocquigny Brothers whereby they will be offered a Provincial Government loan for $100,000.00, repayable over a 15 year period, carrying an interest rate of 9 1/4% for the first 5 years and thereafter at rates currently fixed by the Manitoba Agricultural Credit Corporation.

2. THAT the Manitoba Agricultural Credit Corporation be authorized to administer the above loan for $100,000.00 and to obtain from the deRocquigny Brothers all the documents pertinent thereto.

3. THAT, in addition to authorization of the above loan, Cabinet approve a supplementary grant to the deRocigny Brothers which will provide partial assistance towards the costs and out-of-pocket expenses related to debris cleanup.

4. THAT this supplementary grant be approved for this specific situation and in no way will be considered to be a precedent for automatic approval in similar cases which may arise.

5. THAT the amount of this supplementary grant be based on section 4.2.1(b) of the Manitoba Disaster Financial Assistance Policy, i.e. 75% of approved costs to a maximum of $30,000.00, after a deductible of $250.00, and on substantiated, legitimate costs and out-of-pocket expenses.

6. THAT supplementary grant be paid out of and charged against Appropriation No. XVIII - 1(d) (Flood Control and Emergency Expenditures) referred to in the approved estimates of the Province of Manitoba for the financial year ending March 31, 1985.

Signature _____

IN THE EXECUTIVE COUNCIL CHAMBER, WINNIPEG

Upon consideration of the foregoing report and recommendation Council advises that it be done as recommended.

26 September 1984
Date

_____
President of the Executive Council

AT GOVERNMENT HOUSE IN THE CITY OF WINNIPEG

Approved and Ordered this 26th day of September A.D. 19 84

_____
Lieutenant Governor

APPENDIX "G"

NEWS RELEASE OF THE WINDSTORM, TORNADO LOAN ASSISTANCE PROGRAM

Manitoba

Information Services

Phone: (204) 945-3746

Room 29
Legislative Building
Winnipeg, Manitoba, CANADA
R3C 0V8

News Service

Date: July 24, 1984

Appendix G

TORNADO, WINDSTORM
LOAN ASSISTANCE SET

- - -

Adam Designates
Emergency Areas

Government Services Minister A.R. (Pete) Adam has declared parts of the province worst-hit by recent windstorms and tornadoes as emergency areas where Manitobans suffering their aftermath will be offered loan assistance.

The minister said the assistance will be in the form of a subsidy of interest rates for loans to a maximum of $50,000 for repair and replacement of buildings, structures, their contents and equipment damaged by the July 8 storms and tornado.

He said the subsidy will effectively lower the borrowing rate of the loans to 9 1/4 per cent.

The interest rate assistance provided for uninsured buildings, structures, their contents and equipment will apply to the first $50,000 for a term of five years.

In instances where the structures are insured, the interest rate assistance will apply to the amount not covered by insurance, up to a maximum of $50,000.

"The funds we will be using to provide this interest rate assistance will come from the shares issued from Manitoba Properties Inc.," Mr. Adam said. "Manitobans are indeed fortunate that this money is available at 9 1/4 per cent as the current lending rate to farmers is approximately 15 1/2 per cent."

The minister noted that since none of the claims would be eligible under criteria of the joint federal-provincial Manitoba Disaster Financial Assistance Program, the provincial government decided to step in to help those Manitobans who suffered losses during the storms. The announcement to offer assistance was made by Mr. Adam after touring the badly hit St. Claude and Rosenort areas.

He also pointed out that in 1979 there was a precedent set for this type of assistance when the Wind Storm Damage Loan Assistance Program was established for victims of a tornado.

-more-

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Appendix G

The current assistance program applies generally to Manitobans living in an area which ranges from the southeast of Carman to the southeast of St. Malo as well as the St. Claude and Rosenort areas. In addition, the assistance program will also apply to certain areas in the Interlake and Dauphin areas which were affected both by the July 8 tornado and earlier windstorms.

Manitobans interested in obtaining further information about the interest rate assistance program should call the Manitoba Disaster Assistance Board at 945-3050. Applications for assistance will be received up until March 31, 1985.

-30-

APPENDIX "H"

MEMORANDUM OF UNDERSTANDING BETWEEN THE MINISTER OF GOVERNMENT SERVICES (ON BEHALF OF THE MANITOBA DISASTER ASSISTANCE BOARD), THE MINISTER OF AGRICULTURE (ON BEHALF OF THE MANITOBA AGRICULTURAL CREDIT CORPORATION) AND THE MINISTER OF FINANCE

Appendix H

MEMORANDUM OF UNDERSTANDING BETWEEN THE MINISTER OF GOVERNMENT SERVICES (ON BEHALF OF THE MANITOBA DISASTER ASSISTANCE BOARD), THE MINISTER OF AGRICULTURE (ON BEHALF OF THE MANITOBA AGRICULTURAL CREDIT CORPORATION) AND THE MINISTER OF FINANCE

WHEREAS the Manitoba Disaster Assistance Board was requested to enquire into the extensive damages caused by windstorms, sleet and snow on April 27, 1984 throughout numerous areas of the Province, windstorms and tornados on June 22, 1984 in the St. Ambroise and Interlake areas and tornados in the St. Claude and Rosenort areas on July 8, 1984;

AND WHEREAS, the Minister of Government Services has declared these parts of the Province to be emergency areas and has offered assistance for repair and replacement of uninsured buildings, structures, their contents, equipment, livestock and inventory by means of a 5 year, 9 1/4% government loan to a maximum of $50,000.00 to be processed through the said Manitoba Disaster Assistance Board;

AND WHEREAS, the funds used for the said loans to be provided by the Government of Manitoba under provisions of section 54.4 of the Financial Administration Act;

AND WHEREAS, the Manitoba Agriculture Credit Corporation has been authorized to administer the said loans, and in the administration of same, to take such security and obtain such documentation from the borrowers as it deems necessary and advisable;

NOW THEREFORE, it is agreed that in connection with such loans, the following procedures and conditions shall be observed:

(a) Assistance will be in the form of loans to a maximum of $50,000.00 for repair and replacement of buildings, structures, their contents and equipment, livestock and inventory, damaged by the aforementioned windstorms, tornados, sleet and snow in the areas referred to.

(b) Said assistance will apply to the first $50,000.00 for a term of five years.

(c) In cases where the buildings, structures, their contents and equipment, livestock and inventory are insured, the assistance will apply only to the amount not covered by insurance, up to a maximum of $50,000.00.

(d) Notwithstanding the aforementioned, where the terms of the loan assistance as hereinbefore set forth are deemed to be too burdensome and/or the maximum of $50,000.00 is insufficient to assist the individuals concerned,

the Minister of Government Services, after thorough investigation, may authorize an increase in the amount of the loan and the Manitoba Agricultural Credit Corporation may provide an amortization period greater than 5 years, but not to exceed 15 years; such a loan to carry an interest rate of 9 1/4% for the first 5 years and thereafter at rates then currently fixed by the Manitoba Agricultural Credit Corporation.

(e) The Manitoba Disaster Assistance Board shall initiate the taking and processing of the request for assistance, conduct the preliminary interviews with the prospective applicants and make the requisite assessment as to the nature of the loss, amount of loss, insurance proceeds, if any, which may be available to be applied to the loss, and the net amount of funds required to replace the damaged property. It shall also, where necessary, determine whether there are any existing mortgages or liens to be taken into account. It shall review and approve in principle the request for assistance before forwarding same to the Manitoba Agricultural Credit Corporation.

(f) The Manitoba Agricultural Credit Corporation shall upon receiving the request from the Manitoba Disaster Assistance Board, pursuant to the procedures and practices normally followed by the Corporation in the administration and processing of its own loans, proceed to assess, appraise, review and where approved, disburse the loans. The Corporation may however, in its discretion waive its usual and normal security requirements.

(g) The Corporation will administer the funds being disbursed on behalf of the Minister of Finance pursuant to Section 54.4 (1) (2) and (3) of the Financial Administration Act.

IN WITNESS WHEREOF, the Parties have executed this memorandum this day of , A.D. 1984.

THE MINISTER OF GOVERNMENT SERVICES

Per _____

THE MINISTER OF AGRICULTURE

Per _____

THE MINISTER OF FINANCE

Per _____

APPENDIX "I"

LETTER AND QUESTIONNAIRE

USED BY THE MANITOBA DISASTER ASSISTANCE BOARD

Manitoba

APPENDIX I

Government Services

Manitoba Disaster Assistance Board

204 — 379 Broadway
Winnipeg, Manitoba, CANADA
R3C 0T9

(204) 945-3050

August 13, 1984

TO RESIDENTS WHO HAVE SUFFERED WIND STORM DAMAGES TO BUILDINGS, EQUIPMENT AND OTHER PROPERTY.

The Government of Manitoba has announced a program of assistance to residents suffering losses and damages due to wind storms and tornados in the spring and summer of 1984.

The assistance will be in the form of a subsidy of interest rates on loans to a maximum of $50,000.00 which are used for repair and replacement of buildings, structures, their contents and equipment damaged by these storms and tornados.

The interest rate will be 9½% and will apply to the first $50,000.00 for a term of five years.

In instances where the structures and equipment are insured, the interest rate assistance will apply to the amount not covered by insurance, up to a maximum of $50,000.00.

The Manitoba Disaster Assistance Board has been requested to survey these losses and damages and report to the Government.

The attached questionnaire will assist the Board in its recommendations for the above loans.

Following this survey the completed questionnaires will be forwarded to the Manitoba Agricultural Credit Corporation for their appraisal and final approval. The Disaster Assistance Board has been informed that M.A.C.C. will be responsible for the administration of the approved loans.

Yours truly,

Albert St. Hilaire
Chairman

MANITOBA DISASTER ASSISTANCE BOARD
204 - 379 Broadway, Winnipeg, Manitoba, R3C 0T9

APPENDIX I

QUESTIONNAIRE

Buildings, Contents and Equipment damaged by recent Windstorms and Tornados in the Spring and Summer of 1984.

Name _____ Telephone _____

Postal Address _____

_____

Legal Property Description _____ Tax Roll No. _____

For the buildings and equipment in question I am legally authorized to make representation as:

☐ Registered owner clear title
☐ Registered owner subject to Mortgage
☐ Registered owner under Agreement of Sale
☐ Tenant and agent of the owner, or
☐ Non-tenant agent of the owner.

If you are not the owner, please give name and address of the owner.

Name _____ P. O. Address _____

_____

1. Are you interested in this Loan Assistance Program?

   Yes No

2. If interested, please provide a list showing details of buildings, machinery, equipment etc, and other items damaged or destroyed. Include estimated present values and estimated costs of repair or replacement.

3. Please show amounts of insurance carried and approved for settlement by your insurance company and relate to each specific item. Please attach a copy of your insurance policy or policies.

4. If no insurance carried please execute a statutory declaration to this effect.

5. Advise amount of outstanding mortgages and/or other obligations secured by the above property and chattels.

Signature _____ Date _____

Note: This is a questionnaire only. It is <u>not</u> an application form. Application forms will be provided by the Manitoba Agricultural Credit Corporation.

If space above is not sufficient, please attach separate sheet.

APPENDIX "J"

AWARD LETTER TO THE DEROCQUIGNY BROTHERS

FOR THEIR CLEAN-UP GRANT

Manitoba

APPENDIX J

Government Services

Manitoba Disaster Assistance Board

207 Donald St.
Winnipeg, Manitoba, CANADA
R3C 1M5

(204) 945-3050

November 9, 1984

deRocquigny Brothers
Box 66 or 26
Haywood, Man.
ROG 0W0

Dear Sirs:

RE: SE 7-8-6 - Cleanup Costs - July 8, 1984 Tornado

By Order-in-Council 1106, approved on September 26, 1984, the Government of Manitoba authorized a supplementary grant to provide you with partial assistance towards defraying the costs and out-of-pocket expenses relating to debris cleanup on your property.

The Manitoba Disaster Assistance Board has, therefore, instructed that a credit in the amount of $30,000.00 be established to assist you in these cleanup expenses. $30,000.00 is the maximum amount which the Board is authorized to pay under the terms of its guidelines.

This ex-gratia payment, not exceeding the above amount, will be made subject to the following:

Receipt by the Board of the enclosed cheque requisition form signed by both Jean and Robert deRocquigny in the space indicated by "X" (lower left hand corner).

The required invoices and other documents are now in the Board's hands and no additional forms or data are needed.

On receipt of the cheque requisition form, the Board will process cheques payable as shown on the cheque requisition form.

Yours truly,

Albert St. Hilaire
Chairman

K. Rothwell
Secretary